

Third Quarter 2002

Public Employee Retirement System of Idaho

You can roll over other retirement savings into your PERSI Choice Plan 4O1(k) account

This applies ONLY if you retired after October 1994, and have a PERSI Choice Plan account or a State of Idaho Scudder Super Saver account that became part of the Choice Plan

Do you have a retirement savings account such as a pre-tax IRA or a 401(k), 403(b) or 457 from a previous employer? Tired of keeping track of two or more accounts? If you wish, you may combine all those plans together into your PERSI Choice Plan 401(k) account. To do so, you MUST have established a Choice Plan account while working for a

PERSI-covered employer. (The Choice Plan was started in January 2001. The Scudder plan began in October 1994 and became part of the Choice Plan in 2001.)

You may roll over balances from your prior employers' eligible retirement plans [401(a), 401(k), 403(a), 403(b), and 457] or pre-tax IRAs,

provided the balances qualify for tax-free rollover treatment. Rollover contributions must be in cash; contributions in-kind (in the form of shares) are not permitted.

If you are interested in rolling over funds from other plans, please contact Janelle at 1-800-451-8228 ext. 294 for a rollover form.

PERSI forms available on our Web site

Many of PERSI's most commonly used retiree forms are available on our Web site at www.persi.state.id.us This gives you instant access to the forms and expedites your requests.

To use the forms, simply download and print them, fill them in, and send them to PERSI. In the future, we will have forms that may be filled out and submitted on-line, further saving time. Forms available on our Web site include:

- Address Change to change your address on file with PERSI.
- Direct Deposit Authorization to make sure your PERSI check is always deposited in your bank account the first of the month, this form allows you to sign up

for Direct Deposit. With direct deposit, there is no need to worry about lost or delayed checks, and it saves you a trip to the bank each month.

- Release of Information authorizes PERSI to release information on your account to spouses, attorneys, or whoever you designate.
- PERSI Durable Power of Attorney - to designate an individual to handle your PERSI transactions on your behalf should you become physically or mentally unable to do so.
- Beneficiary Designation and/or Name Change - to change your beneficiaries or to change your

name if you become married, divorced, etc. You should complete a new beneficiary designation every time there are major changes in your life such as marriage, divorce, death of family member, adoption, or birth of a child, etc.

- State Tax Withholding to have your Idaho state taxes withheld from your check each month. This form allows you to sign up for this service or to change your deduction amount.
- Federal Tax Withholding to have your federal taxes withheld from your check each month. This form allows you to sign up for this service or to change your deduction amount.

140 countries and counting, this ret

Mildred McFadden has the bug—the travel bug. She was bitten by it 46 years ago, and has been globetrotting ever since.

She's been on every continent, including Antarctica, and has seen the wonders of the world and countless different ways of life. She has been to civilized, and not so civilized countries, joking that she visited New Guinea "shortly after they boiled their last missionary."

For the Millennium, Mildred, at age 90, climbed the 200 odd steps to the famous statue of Christ overlooking Rio De Janerio.

At 92, Mildred is still traveling. Her latest trip, that she completed this summer, was through central Europe. The highlight for Mildred, as a musician, was a Mozart and

Chopin concert in Vienna. It was performed in a castle, and all the orchestra members wore period costumes including white powdered wigs.

What are her favorite places? "I get asked that a lot," she says. Mildred says she really enjoys Australia and New Zealand "because the people are so nice." But she says she was not too crazy about the Galapagos Islands, "because there was too much crawling around on rocks and too much nature."

She says Bhutan (north of India, south of China) is the most exotic place she has ever been. She traveled there in 1985, and was deeply affected by what she calls, "a

Buddhist Shangrila, nestled above the clouds in the Himalayas."

How does she finance these world travels? Well, in addition to her PERSI benefit, Mildred supports herself and her travel



Piranha from South America

habit by giving piano and violin lessons. She still gives some 30 or so lessons a week at her home in Emmett, Idaho. This summer, after returning from her European vacation, Mildred had about three weeks when she didn't have any lessons. "I could hardly stand it," she said. "It was so QUIET around here."

Mildred's house is filled with pictures and mementos from her trips. She doesn't collect any particular thing, but instead brings home whatever suits her fancy. She has piranha from South America, embroidery from Korea, nesting dolls from Russia, wooden carved masks from New Guinea, beaded necklaces from Africa, and much more. All remind her of the places she has been and the people she has met. "These things are very much a part of my life," said Mildred.

But, of course, Mildred hasn't spent her entire life traveling. Like the rest of us, she's had to work. She says she has been a teacher "forever!"



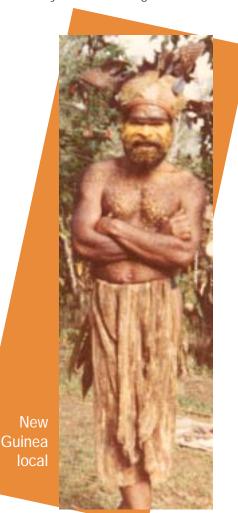
Mildred McFadden's map of the world is crisscrossed with lines showing her many trips

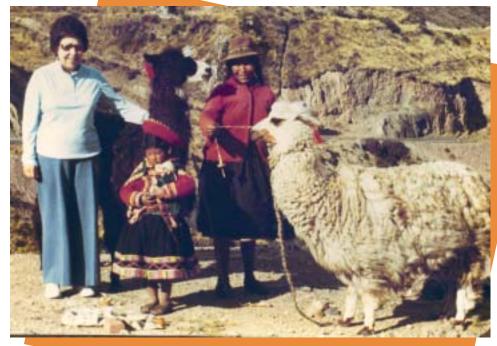
ire is still traveling the world at 92

Her first teaching job came in 1927 when she was just 17 years old. She taught for one year at a rural school near Red Cloud, Neb where she had 14 students in seven different grades. She remembers walking the mile and a half from the farmhouse she was staying at to the school, singing to herself the "pop" song of the day, "Just me and my shadow."

After that year of teaching, she attended college at Nebraska Weslelyan, graduating with a major in Public School Music and Piano, and a minor in Violin.

Mildred taught in Nebraska for five years before being invited to move to Idaho by her former high school music





Mildred in Peru with a mother and daughter and their llamas

teacher who had become a professor at the University of Idaho. She ended up teaching in Glenns Ferry for nine years.

It was in Glenns Ferry that Mildred met her husband, James. They were married in 1942 and moved to Emmett in 1946 when James bought the Gem Market there.

In 1950, Emmett reorganized their school system, bringing all the county schools together in one district. Mildred was asked to set up music programs at all the schools. She traveled all around the county, and she estimates she taught some 1,000 students a week. She also taught school orchestra for over 20 years, retiring in 1972.

In addition to her musical endeavors in the schools, Mildred spent 25 years playing in the Boise Philharmonic. Even today, she performs with the Meridian Symphony.

All throughout her life she has given private music lessons. She says the music has changed a lot over the years, but students haven't changed too much. She says the biggest change she's seen has to do with girls' sports. "Now that girls are involved with sports like the boys, they are tired. Everyone has so many activities, it makes it hard to focus on any one thing or to practice."

With her travels and music, Mildred has no problem staying busy and staying young at heart. She says, "I am so fortunate and thankful for having had and still do, so many wonderful contacts with so many lovely students and parents. My life has been thoroughly blessed."

Some useful resources for seniors

Idaho Careline 1-800-926-2588 www.idahocareline.org

A free, statewide, bi-lingual information and referral service linking Idahoans to nearly 4,000 health and human service providers and programs such as Medicaid resources, nutrition and supplemental food programs, emergency housing/food resources, services for the aged, and diabetes treatment and prevention.

Medicare
1-800-633-4227
(1-800-Medicare)
www.medicare.gov
For help with all Medicare related questions.

Eldercare Locator 1-800-677-1116 www.eldercare.gov

The Eldercare Locator, a nationwide toll-free service, helps older adults and their caregivers find local services for seniors.

Senior Health Insurance Benefits Advisors (SHIBA) 1-800-247-4422 www.doi.state.id.us/ shwelcome.cfm

A part of the Idaho Department of Insurance, SHIBA offers free and unbiased information, counseling, and assistance regarding senior health insurance. Their goal is to provide you with up-to-date and objective information to assist you in making informed buying decisions.

Social Security 1-800-772-1213 www.ssa.gov

For help with all your Social Security questions.





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